

College costs and family income

Families' ability to afford college for their children depends on many factors, including tuition levels, availability of financial aid, family income and assets, and family size. Tuition, room, and board are a measure of the gross price of college. The average cost for tuition, room, and board as a percentage of family income is an indicator of the affordability of a college education.

- Between 1980 and 1995, college costs (tuition, room, and board) rose in both public and private institutions, but increased more at private colleges (from \$9,908 to \$17,474, in 1996 constant dollars) than at public colleges (from \$4,298 to \$6,349 in 1996 constant dollars).
- After a period of decline in the 1960s and 1970s, average tuition, room, and board at public institutions rose to 15 percent of median family income in 1993 and has remained stable since. At private institutions, the pattern was similar, but average tuition, room, and board as a percentage of median family income increased to 42 percent of median family income in 1995.
- Between 1980 and 1995, tuition, room, and board at public institutions increased from 11 to 15 percent of median family income. This increase was larger for lower income families than for higher income families: It increased from 22 to 32 percent for families at the 20th percentile of family income, compared to an increase from 7 to 9 percent for families at the 80th percentile.

Average undergraduate tuition, room, and board (in 1996 constant dollars) as a percentage of selected percentiles of income of all families, by control of institution: Selected years 1964–95

Year	Public institutions				Private institutions			
	Tuition, room, and board	Family income percentile			Tuition, room, and board	Family income percentile		
		20th	50th	80th		20th	50th	80th
1964	\$4,772	29.0	14.4	9.2	\$9,580	58.3	28.8	18.6
1966	4,891	25.6	13.4	8.7	10,124	53.1	27.7	17.9
1968	4,914	24.0	12.6	8.1	10,210	49.8	26.2	16.9
1970	5,083	24.7	12.7	8.1	10,814	52.5	27.1	17.2
1972	5,344	25.4	12.8	8.0	11,135	52.9	26.7	16.7
1974	4,735	22.5	11.5	7.2	10,309	48.9	25.1	15.7
1976	4,783	23.3	11.6	7.3	10,442	50.9	25.3	15.8
1978	4,567	21.8	10.8	6.6	10,339	49.3	24.4	15.0
1979	4,376	20.7	10.3	6.4	9,927	46.9	23.4	14.6
1980	4,298	21.9	10.7	6.5	9,908	50.6	24.7	15.1
1982	4,708	25.9	12.4	7.2	11,062	60.7	29.0	17.0
1984	5,056	26.8	12.7	7.4	12,167	64.5	30.5	17.8
1986	5,367	27.0	12.7	7.4	13,648	68.7	32.4	18.9
1988	5,533	27.6	13.0	7.5	14,486	72.3	33.9	19.5
1990	5,573	27.6	13.1	7.5	15,126	74.8	35.6	20.5
1991	5,829	29.8	14.1	8.0	15,788	80.6	38.1	21.8
1992	5,922	31.2	14.4	8.2	16,110	84.9	39.1	22.4
1993	6,110	33.0	15.1	8.4	16,628	89.8	41.2	22.8
1994 ¹	6,223	32.7	15.1	8.4	16,907	88.7	41.1	22.8
1995 ²	6,349	32.2	15.2	8.5	17,474	88.5	41.7	23.4

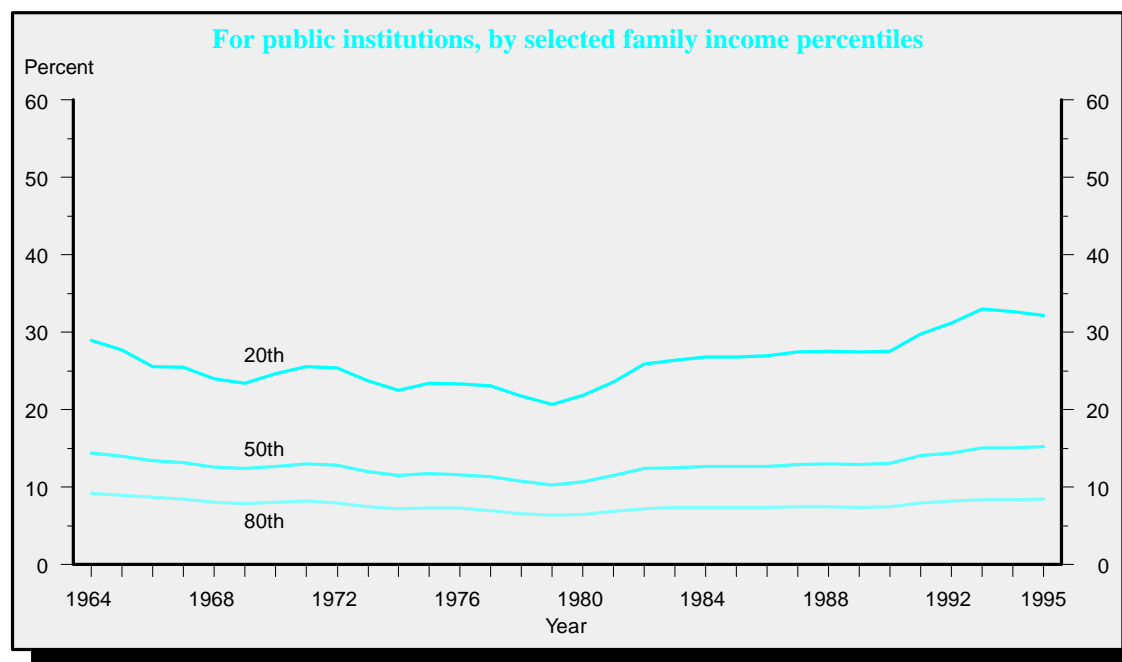
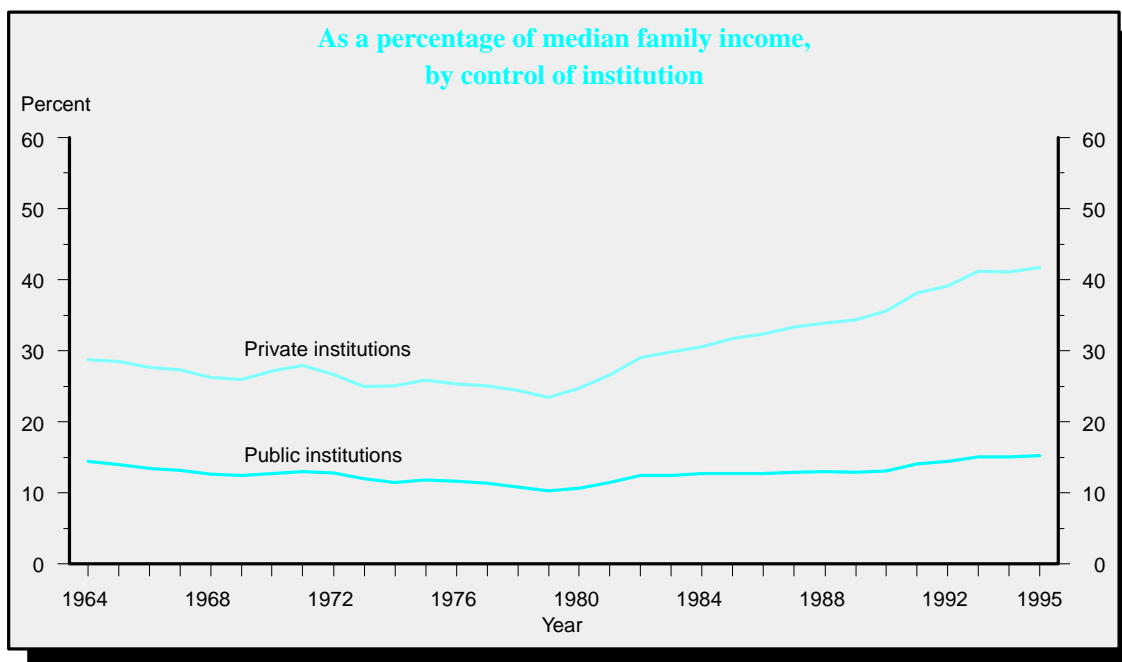
¹ Revised from previously published figures.

² Preliminary data based on fall 1994 enrollment weights.

NOTE: Tuition data are for academic years beginning 1964–95, and family income data are for calendar years 1964–95. Both calendar and school year Consumer Price Indexes (CPIs) were used to calculate constant dollar figures. "Tuition, room, and board" are for 2-year and 4-year colleges and universities. In-state tuition and fees were used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics, 1996* (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys). U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-60, "Income, Poverty and Valuation of Non-Cash Benefits," various years (based on the March Current Population Surveys).

Average undergraduate tuition, room, and board as a percentage of income of all families: 1964–95



NOTE: Tuition data are for academic years beginning 1964–95, and family income data are for calendar years 1964–95. Both calendar and school year Consumer Price Indexes (CPIs) were used to calculate constant dollar figures. "Tuition, room, and board" are for 2-year and 4-year colleges and universities. In-state tuition and fees are used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics, 1996* (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys). U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-60, "Income, Poverty and Valuation of Non-Cash Benefits," various years (based on the March Current Population Surveys).

**Average undergraduate tuition, room, and board (in 1996 constant dollars) as a percentage of selected percentiles of income of all families, by control of institution:
Selected years 1964–95**

Year	Public institutions				Private institutions			
	Tuition, room, and board	Family income percentile			Tuition, room, and board	Family income percentile		
		20th	50th	80th		20th	50th	80th
1964	\$4,772	29.0	14.4	9.2	\$9,580	58.3	28.8	18.6
1966	4,891	25.6	13.4	8.7	10,124	53.1	27.7	17.9
1968	4,914	24.0	12.6	8.1	10,210	49.8	26.2	16.9
1970	5,083	24.7	12.7	8.1	10,814	52.5	27.1	17.2
1972	5,344	25.4	12.8	8.0	11,135	52.9	26.7	16.7
1974	4,735	22.5	11.5	7.2	10,309	48.9	25.1	15.7
1976	4,783	23.3	11.6	7.3	10,442	50.9	25.3	15.8
1978	4,567	21.8	10.8	6.6	10,339	49.3	24.4	15.0
1979	4,376	20.7	10.3	6.4	9,927	46.9	23.4	14.6
1980	4,298	21.9	10.7	6.5	9,908	50.6	24.7	15.1
1982	4,708	25.9	12.4	7.2	11,062	60.7	29.0	17.0
1984	5,056	26.8	12.7	7.4	12,167	64.5	30.5	17.8
1986	5,367	27.0	12.7	7.4	13,648	68.7	32.4	18.9
1988	5,533	27.6	13.0	7.5	14,486	72.3	33.9	19.5
1990	5,573	27.6	13.1	7.5	15,126	74.8	35.6	20.5
1991	5,829	29.8	14.1	8.0	15,788	80.6	38.1	21.8
1992	5,922	31.2	14.4	8.2	16,110	84.9	39.1	22.4
1993	6,110	33.0	15.1	8.4	16,628	89.8	41.2	22.8
1994 ¹	6,223	32.7	15.1	8.4	16,907	88.7	41.1	22.8
1995 ²	6,349	32.2	15.2	8.5	17,474	88.5	41.7	23.4

¹ Revised from previously published figures.

² Preliminary data based on fall 1994 enrollment weights.

NOTE: Tuition data are for academic years beginning 1964–95, and family income data are for calendar years 1964–95. Both calendar and school year Consumer Price Indexes (CPIs) were used to calculate constant dollar figures. "Tuition, room, and board" are for 2-year and 4-year colleges and universities. In-state tuition and fees were used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1996 (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys). U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-60, "Income, Poverty and Valuation of Non-Cash Benefits," various years (based on the March Current Population Surveys).

Table 12-1 Average undergraduate tuition, room, and board (in 1996 constant dollars) as a percentage of income of all families, by control of institution and selected family income percentiles: 1964–95

Year	Public institutions				Private institutions			
	Tuition, room, and board	Family income percentiles			Tuition, room, and board	Family income percentiles		
		20 th	50 th	80 th		20 th	50 th	80 th
1964	\$4,772	29.0	14.4	9.2	\$9,580	58.3	28.8	18.6
1965	4,834	27.7	14.0	9.0	9,859	56.6	28.5	18.3
1966	4,891	25.6	13.4	8.7	10,124	53.1	27.7	17.9
1967	4,909	25.5	13.2	8.5	10,173	52.8	27.3	17.6
1968	4,914	24.0	12.6	8.1	10,210	49.8	26.2	16.9
1969	4,997	23.4	12.4	7.9	10,508	49.1	26.0	16.7
1970	5,083	24.7	12.7	8.1	10,814	52.5	27.1	17.2
1971	5,174	25.6	13.0	8.2	11,122	55.1	27.9	17.7
1972	5,344	25.4	12.8	8.0	11,135	52.9	26.7	16.7
1973	5,105	23.8	12.0	7.5	10,647	49.5	25.0	15.6
1974	4,735	22.5	11.5	7.2	10,309	48.9	25.1	15.7
1975	4,713	23.4	11.8	7.3	10,363	51.4	25.9	16.1
1976	4,783	23.3	11.6	7.3	10,442	50.9	25.3	15.8
1977	4,730	23.1	11.4	7.0	10,416	50.9	25.1	15.5
1978	4,567	21.8	10.8	6.6	10,339	49.3	24.4	15.0
1979	4,376	20.7	10.3	6.4	9,927	46.9	23.4	14.6
1980	4,298	21.9	10.7	6.5	9,908	50.6	24.7	15.1
1981	4,440	23.6	11.5	6.9	10,280	54.6	26.6	15.9
1982	4,708	25.9	12.4	7.2	11,062	60.7	29.0	17.0
1983	4,865	26.4	12.5	7.4	11,574	62.9	29.8	17.5
1984	5,056	26.8	12.7	7.4	12,167	64.5	30.5	17.8
1985	5,149	26.8	12.7	7.4	12,811	66.6	31.7	18.3
1986	5,367	27.0	12.7	7.4	13,648	68.7	32.4	18.9
1987	5,485	27.5	12.9	7.5	14,238	71.4	33.4	19.5
1988	5,533	27.6	13.0	7.5	14,486	72.3	33.9	19.5
1989	5,565	27.5	12.9	7.4	14,850	73.3	34.3	19.7
1990	5,573	27.6	13.1	7.5	15,126	74.8	35.6	20.5
1991	5,829	29.8	14.1	8.0	15,788	80.6	38.1	21.8
1992	5,922	31.2	14.4	8.2	16,110	84.9	39.1	22.4
1993	6,110	33.0	15.1	8.4	16,628	89.8	41.2	22.8
1994 [*]	6,223	32.7	15.1	8.4	16,907	88.7	41.1	22.8
1995 ⁺	6,349	32.2	15.2	8.5	17,474	88.5	41.7	23.4

^{*} Revised from previously published figures.

⁺ Preliminary data based on fall 1994 enrollment weights.

NOTE: Tuition data are for academic years beginning 1964–95, and family income data are for calendar years 1964–95. Both calendar and school year Consumer Price Indexes (CPIs) were used to calculate constant dollar figures. "Tuition, room, and board" are for 2-year and 4-year colleges and universities. In-state tuition and fees were used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1996, tables 31 and 309 (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys). U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-60, "Income, Poverty and Valuation of Non-Cash Benefits," various years (based on the March Current Population Surveys).

Table 12-2 Average undergraduate tuition, room, and board (in 1996 constant dollars) as a percentage of income of families with children 6 to 17 years old,¹ by control of institution and selected family income percentiles: 1975-95

Year	Public institutions						Private institutions					
	Tuition, room, and board	Family income percentile					Tuition, room, and board	Family income percentile				
		10 th	25 th	50 th	75 th	90 th		10 th	25 th	50 th	75 th	90 th
1975	\$4,713	31.1	16.4	10.2	7.3	5.4	\$10,363	68.4	36.1	22.5	16.0	11.8
1976	4,783	30.9	16.3	10.0	7.1	5.3	10,442	67.4	35.6	21.8	15.6	11.5
1977	4,730	30.8	16.3	9.8	7.0	5.2	10,416	67.7	35.8	21.6	15.4	11.4
1978	4,567	30.2	15.6	9.4	6.8	5.0	10,339	68.4	35.2	21.3	15.4	11.3
1979	4,376	28.0	15.1	9.1	6.3	4.6	9,927	63.6	34.3	20.7	14.4	10.5
1980	4,298	32.3	16.3	9.6	6.6	4.8	9,908	74.6	37.6	22.1	15.1	11.1
1981	4,440	34.7	17.7	10.2	7.0	5.1	10,280	80.3	41.0	23.6	16.1	11.8
1982	4,708	41.5	19.5	11.0	7.4	5.4	11,062	97.5	45.8	25.9	17.5	12.6
1983	4,865	42.4	20.4	11.5	7.5	5.4	11,574	100.9	48.4	27.3	17.9	13.0
1984	5,056	43.7	20.5	11.7	7.7	5.5	12,167	105.2	49.3	28.1	18.5	13.2
1985	5,149	43.1	20.3	11.5	7.7	5.5	12,811	107.3	50.5	28.6	19.1	13.8
1986	5,367	46.4	21.3	11.9	7.8	5.6	13,648	118.0	54.1	30.2	19.8	14.2
1987	5,485	47.7	21.7	11.8	7.8	5.6	14,238	123.8	56.2	30.8	20.2	14.6
1988	5,533	44.2	21.5	12.0	7.9	5.7	14,486	115.8	56.2	31.3	20.6	14.8
1989	5,565	43.6	21.4	12.0	7.9	5.6	14,850	116.3	57.1	32.1	21.2	15.0
1990	5,573	46.3	22.2	12.6	8.2	5.7	15,126	125.7	60.2	34.2	22.2	15.6
1991	5,829	52.3	23.9	13.2	8.7	6.2	15,788	141.7	64.8	35.8	23.6	16.8
1992	5,922	51.5	24.8	13.6	8.8	6.2	16,110	140.1	67.5	37.0	24.0	17.0
1993	6,110	58.0	26.6	14.3	9.1	6.3	16,628	157.8	72.3	38.8	24.7	17.1
1994 ²	6,223	55.0	26.2	14.2	9.1	6.3	16,907	149.5	71.3	38.7	24.8	17.2
1995 ³	6,349	52.1	25.8	14.2	9.2	6.4	17,474	143.4	71.1	39.1	25.3	17.5

¹ These families may have children aged 18 and older; however, they have at least one child between the ages of 6 and 17

and none under age 6. All families, not just married-couple families, are included.

² Revised from previously published figures.

³ Preliminary data based on fall 1994 enrollment weights.

NOTE: Tuition data are for academic years beginning 1975-95, and family income data are for calendar years 1975-95. Both calendar and school year Consumer Price Indexes (CPIs) were used to calculate constant dollar figures. "Tuition, room, and board" are for 2-year and 4-year colleges and universities. In-state tuition and fees were used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1996, tables 31 and 309 (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys). U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-60, "Income, Poverty and Valuation of Non-Cash Benefits," various years (based on the March Current Population Surveys).

Table 12-3 Average undergraduate tuition and fees (in 1996 constant dollars) paid by students in higher education institutions, by control and type of institution: Academic years beginning 1964-95

Academic year beginning	Public institutions				Private institutions			
	Total	Universities	Other 4-year	2-year	Total	Universities	Other 4-year	2-year
1964	\$1,221	\$1,497	\$1,125	\$497	\$5,466	\$6,515	\$5,139	\$3,526
1965	1,264	1,608	1,185	536	5,674	6,732	5,340	3,776
1966	1,311	1,716	1,235	577	5,877	6,940	5,539	4,028
1967	1,306	1,689	1,236	664	5,984	7,077	5,707	4,115
1968	1,298	1,658	1,236	748	6,084	7,206	5,873	4,206
1969	1,342	1,774	1,271	739	6,367	7,514	6,097	4,295
1970	1,386	1,888	1,311	739	6,651	7,820	6,331	4,380
1971	1,434	2,006	1,350	732	6,939	8,133	6,562	4,469
1972	1,492	2,074	1,668	854	6,957	8,159	6,766	4,475
1973	1,474	1,955	1,558	922	6,693	7,992	6,478	4,385
1974	1,309	1,815	1,357	839	6,413	7,919	5,920	4,141
1975	1,225	1,816	1,327	693	6,428	8,151	5,896	4,037
1976	1,280	1,842	1,507	758	6,594	8,155	6,286	4,256
1977	1,282	1,844	1,493	768	6,573	8,117	6,312	4,272
1978	1,243	1,780	1,426	750	6,568	7,988	6,348	4,193
1979	1,179	1,697	1,338	717	6,326	7,702	6,104	4,167
1980	1,150	1,657	1,307	708	6,336	7,743	6,141	4,370
1981	1,190	1,737	1,355	724	6,590	8,148	6,423	4,343
1982	1,276	1,861	1,496	756	7,096	8,925	6,920	4,809
1983	1,374	1,979	1,622	814	7,477	9,584	7,285	4,777
1984	1,440	2,056	1,657	866	7,884	10,151	7,618	5,170
1985	1,506	2,215	1,668	924	8,347	10,632	8,134	5,295
1986	1,560	2,329	1,760	932	8,909	11,450	8,705	5,196
1987	1,650	2,338	1,906	956	9,465	11,880	8,904	5,636
1988	1,663	2,390	1,962	945	9,659	12,236	9,285	6,237
1989	1,676	2,514	1,987	934	10,067	12,787	9,611	6,421
1990	1,704	2,530	2,000	966	10,278	13,332	9,829	6,526
1991	1,844	2,736	2,194	1,063	10,709	13,841	10,278	6,530
1992	1,961	2,867	2,413	1,129	10,944	14,372	10,495	6,670
1993	2,084	3,026	2,532	1,207	11,344	14,888	10,838	6,835
1994	2,146	3,106	2,607	1,244	11,591	15,165	11,113	7,213
1995*	2,210	3,200	2,702	1,264	12,042	15,823	11,469	7,148

* Preliminary data based on fall 1994 enrollment weights.

NOTE: In-state tuition and fees were used for public institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, *Digest of Education Statistics*, 1996, tables 37 and 309 (based on IPEDS "Fall Enrollment" and "Institutional Characteristics" surveys).